



## Department of Business Regulation

233 Richmond Street  
Providence, RI 02903

# Insurance Bulletin Number 2008-5

## Auto Body Labor Rate Survey

### Insurers and Groups Which Must Participate in 2008 Survey

The following insurers and insurance groups have been determined to meet the criteria in [Insurance Regulation 108](#), i.e. greater than 1% market share, which requires compliance with the regulation in calendar year 2008. The determination of applicability was made based upon 2007 calendar year premium data as reported to the Department through the National Association of Insurance Commissioners.

Pursuant to Insurance Regulation 108, each insurer and insurance group listed below must, prior to June 1, 2008, send questionnaires to the Facilities listed by the Commercial Licensing Division as [Fully Licensed Auto Body Repair Facilities](#) (insurer should survey both those facilities that are fully licensed and those on the [Pending Licenses](#) list) as posted on the Commercial Licensing – Auto Body portion of the Departments' website at [www.dbr.state.ri.us](http://www.dbr.state.ri.us). Each insurer and insurance group listed below must file a report with the Department not later than September 1, 2008. Insurers may satisfy the requirements of the regulation by sending questionnaires and submitting the report on a group basis. If the insurance group does not comply with the regulation it is the responsibility of the individual insurers to do so.

Please refer to Insurance Regulation 108 for complete information on compliance. Insurers that are not listed in this bulletin are not required to comply with Insurance Regulation 108 for calendar year 2008 and are not required to send questionnaires or file any report with the Department. The insurers and groups to which Regulation 108 is applicable in 2008 are:

<b>Progressive Group</b>	<b>17.85% (Group Market Share)</b>
Progressive Cas Ins Co	7.68%
Progressive Northern Ins Co	4.38%
Progressive Northwestern Ins Co	0.31%
Progressive Max Ins Co	3.51%
United Fnc'l Cas. Co.	1.54%
Progressive Direct Ins. Co.	0.44%

**Allstate Insurance Group** **10.23%** (Group Market Share)

Allstate Ins Co	3.94%
Allstate Ind Co	1.28%
Encompass Ind Co	0.64%
Allstate Prop & Cas Ins Co	2.47%
Encompass Ins Co Of America	0.31%
Alltate Fire & Cas. Ins. Co.	1.58%

**Nationwide Corporation** **8.64%** (Group Market Share)

Nationwide Mut Fire Ins Co	0.09%
Nationwide Mut Ins Co	6.64%
Nationwide Assur Co	0.70%
Nationwide Prop & Cas Ins Co	0.93%
National Cas Co	0.28%

**Metropolitan Group** **7.90%** (Group Market Share)

Metropolitan General Ins Co	0.18%
Metropolitan Property & Cas Ins Co	5.70%
Metropolitan Grp Prop & Cas Ins Co	1.73%
Metropolitan Cas Ins Co	0.29%

**Amica Mutual Group** **7.73%** (Group Market Share)

Amica Mut Ins Co	7.73%
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**Liberty Mutual Group** **6.67%** (Group Market Share)

Peerless Ind Ins Co	0.12%
Liberty Mut Ins Co	0.13%
Liberty Mut Fire Ins Co	4.07%
Peerless Ins Co	1.78%
Netherlands Ins Co	0.24%
Wausau Underwriters Ins Co	0.02%
Wausau Business Ins Co	0.04%
Liberty Ins Corp	0.27%

**Berkshire Hathaway Insurance Group** **6.30%** (Group Market Share)

National Ind Co	0.03%
Geico General Ins Co	2.97%
Geico Ind Co	1.71%
Government Employees Ins Co	1.11%
Geico Cas Co	0.48%

**St. Paul Travelers Group****5.0% (Group Market Share)**

Travelers Property Cas Co Of Amer	0.70%
Charter Oak Fire Ins Co	0.29%
St Paul Fire & Marine Ins Co	0.04%
St Paul Guardian Ins. Co	0.01%
St. Paul Mercury Ins. Co	0.03%
Travelers Commercial Ins Co	1.80%
Travelers Cas Co Of CT	0.20%
Travco Ins Co	0.10%
Discover Prop & Cas Ins Co	0.10%
Phoenix Ins Co	0.64%
Travelers Ind Co	0.40%
Travelers Ind Co Of Amer	0.17%
Travelers Ind Co Of CT	0.33%

**United Services Automobile****2.75% (Group Market Share)**

USAA	1.29%
USAA General Ind Co	0.06%
USAA Cas Ins Co	1.36%
Garrison Prop & Cas Ins Co	0.04%

**GMAC Insurance Holding Company****2.69% (Group Market Share)**

New South Ins Co	1.97%
National General Assur Co	0.40%
National General Ins Co	0.19%
Integon Natl Ins Co	0.14%

**American Commerce Group, Inc.****2.67% (Group Market Share)**

American Commerce Ins Co	2.67%
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**White Mountains Group****2.28% (Group Market Share)**

Employers Fire Ins Co	1.59%
Camden Fire Ins. Assoc.	0.03%
Pennsylvania General Ins Co	0.67%

<b>American International Group</b>	<b>1.38%</b>	<b>(Group Market Share)</b>
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Insurance Co Of The State Of PA	0.05%
National Union Fire Ins Co Of Pitts	0.27%
New Hampshire Ins Co	0.06%
American Intl Ins Co	0.12%
AIU Ins Co	0.05%
AIG Natl Ins Co Inc	0.55%
American Home Assur Co	0.15%
Commerce & Industry Ins Co	0.07%
Granite State Ins Co	0.03%
Illinois Nat Ins Co	0.02%
American Intl Pacific Ins	0.02%

<b>EMC Insurance Group</b>	<b>1.30%</b>	<b>(Group Market Share)</b>
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Employers Mut Cas Co	1.09%
Union Ins Co Of Providence	0.21%

<b>Harleysville Group</b>	<b>1.29%</b>	<b>(Group Market Share)</b>
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Harleysville Mut Ins Co	0.76%
Harleysville Worcester Ins Co	0.53%

<b>Hartford Fire &amp; Casualty Group</b>	<b>1.19%</b>	<b>(Group Market Share)</b>
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Hartford Underwriters Ins Co	0.82%
Hartford Fire In Co	0.06%
Twin City Fire Ins Co	0.11%
Hartford Accid & Ind Co	0.05%
Hartford Ins Co Of The Midwest	0.04%
Hartford Cas Ins Co	0.07%

<b>Selective Insurance Group</b>	<b>1.12%</b>	<b>(Group Market Share)</b>
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Selective Ins Co of SC	0.74%
Selective Ins Co of the South	0.38%

<b>Quincy Mutual Group</b>	<b>1.10%</b>	<b>(Group Market Share)</b>
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Quincy Mut Fire Ins Co	1.1%
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Joseph Torti III  
Associate Director and Superintendent of Insurance  
May 1, 2008